



HIGHLIGHTS OF THE LONG-TERM CARE INSURANCE PLAN FOR STATE OF DELAWARE

DID YOU KNOW?

The State of Delaware offers a voluntary Group Long-Term Care Insurance Plan for:

- Permanent full-time and part-time employees actively working at least 15 hours per week on State of Delaware's payroll
- Pensioners receiving pension checks
- Spouses of eligible employees and pensioners*
- Surviving spouses receiving pension checks*
- Parents and parents-in-law of eligible employees and pensioners
- Adult children/spouses of adult children of eligible employees, pensioners and of their spouses*
- Siblings/spouses of siblings of eligible employees, pensioners and of their spouses*

All applicants must reside in the U.S. (50 states and DC) on the date of application and on the effective date of insurance.

*Spouses, children and siblings must be issue age 18 or older on their effective date of coverage.

The insurance is underwritten by John Hancock Life Insurance Company (John Hancock) Boston, MA 02117, one of the premier Long-Term Care Insurance carriers.

WHY SHOULD YOU BE CONCERNED WITH LONG-TERM CARE ISSUES?

What would you do if you, your spouse, or one of your parents suddenly became unable to care for themselves and needed assistance with the most personal daily activities, like bathing or dressing? While most of us prefer not to think about this possibility, many of us have known friends or family members faced with this predicament. One must consider the possibility of needing that assistance as well as the estimated costs associated with receiving that care.

BENEFIT OPTIONS

In addition to conventional nursing home coverage, the policy covers services received in your own home and other types of care facilities may be covered. The mix of care settings and levels of care varies with different policies.

CARE COORDINATION

One of the most valuable features of this plan is care coordination. John Hancock care coordinators are registered nurses who are knowledgeable in the field of long-term care. They will work with you and your family to find the care that is right for you and to help you use your long-term care benefits wisely. However, you are not required to follow their recommendations.



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INFLATION PROTECTION FEATURE

PREMIUMS BASED ON AGE AT ENROLLMENT

CONVENIENT BILLING

FULL PORTABILITY OF COVERAGE

REMEMBER

If long-term care costs increase due to inflation, you may have the opportunity to increase your elected Daily Maximum Benefit and consequently increase your Lifetime Maximum Benefit. This allows your benefits to remain meaningful over time.

The cost of coverage is based on your age when you enroll. If you apply now, you'll keep your monthly cost as low as possible.

Employees and their spouses pay premiums through payroll deduction from the employee's paycheck. Pensioners receiving pension checks and their spouses, as well as surviving spouses receiving pension checks, pay premiums through pension deduction. All other participants will have the option of paying premium through automatic bank withdrawal or direct billing.

Even if you retire or leave your job at State of Delaware, you will be able to continue your coverage at group rates.

You will have **guaranteed acceptance** into the plan regardless of your current health status if you meet one of the following requirements:

- A newly hired eligible employee or newly eligible employee applying within 90 days of first becoming eligible for benefits
- An eligible employee who was on a leave of absence or disability during the designated 2005 enrollment period applying within 90 days of returning to work on a regular basis

All other applicants must provide proof of good health when applying at any time.

Request your enrollment kit today!
Call 1-800-432-9724.

***Note:** This is only a brief summary of some of the features in the Long-Term Care Insurance Plan for State of Delaware. Some plan features may vary by state. More details about plan provisions and exclusions are included in the enrollment kit.*